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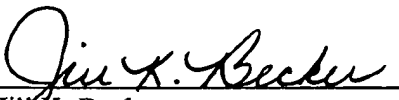
**RESPONSE UNDER 37 C.F.R. 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP 2136**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Schaeck et al. Confirmation No.: 1249
Serial No.: 09/731,509 Group Art Unit: 2136
Filed: 12/07/2000 Examiner: Carl G. Colin
Title: **CONDITIONAL SUPPRESSION OF CARD
HOLDER VERIFICATION**

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on January 27, 2005.


Jill K. Becker

Date of Signature: January 27, 2005.

To: Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Response To Final Office Action

Dear Sir:

This Response to Final Office Action is being submitted in reply to the Final Office Action mailed November 29, 2004 for the above-referenced patent application. A response to the Final Office Action is initially due on or before February 28, 2005, and thus, this Response is timely filed.

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